Application No. 09/685,398   **Docket No. RSW920000107US1**
Reply to Office Action dated June 23, 2005

AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in this application:

Listing of Claims:

1.   (Previously Presented) A computer-implemented method of rebalancing a portfolio of assets to achieve optimality, the method comprising the steps of:

transmitting to a customer an alert message for alerting an imbalance status of a customer's portfolio, and a list of recommended rebalancing transactions;

receiving from the customer a single response to the transmitted alert message; and

automatically implementing the list of recommended rebalancing transactions based on the received customer's response.

2.   (Original) The computer implemented method of claim 1, wherein the transmitting step is performed via a first customer-defined communications method.

3.   (Previously Presented) The computer implemented method of claim 2, further comprising the step of:

automatically retransmitting the alert message and the list of recommended rebalancing transactions to the customer via a second customer-defined communications method if the step of transmitting via the first communications method was not successfully executed.

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4.   (Original) The computer implemented method of claim 1, wherein, in the receiving step, the customer's response constitutes performing a single action by the customer.

5.   (Original) The computer implemented method of claim 4, wherein the single action comprises one of the following: pressing a button, touching a portion of a screen, or speaking a sound.

6.   (Original) The computer implemented method of claim 1, further comprising the step of:

verifying the identify of the customer prior to the implementing step.

7.   (Original) The computer implemented method of claim 1, wherein the verifying step is performed automatically by a computer system.

8.   (Original) The computer implemented method of claim 1, wherein, in the transmitting step, the alert message is generated based on an alert level set by the customer.

9.   (Original) The computer implemented method of claim 1, wherein the implementing step includes the steps of:

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generating execution instructions based on the list of recommended rebalancing

transactions; and

transmitting the execution instructions to an electronic trading system, whereby

the list of recommended rebalancing transactions are electronically executed.

10.   (Original) The computer implemented method of claim 1, wherein, in the

receiving step, the customer's response is contained in a return e-mail from the

customer, wherein the return e-mail includes a transaction number identifying the list of

recommended rebalancing transactions.

11.   (Original) The computer implemented method of claim 1, wherein, in the

receiving step, the customer's response is received on paper, wherein the paper

includes an optical code for retrieving the list of recommended rebalancing transactions,

and verification information for verifying the identity of the customer.

12.   (Original) The computer implemented method of claim 1, wherein, in the

receiving step, the customer's response is received as a voice sound, wherein the voice

sound is recognized using a voice recognition device.

13.   (Original) The computer implemented method of claim 1, wherein, in the

receiving step, the customer's response is received through a wireless communications

network.

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14.   (Original) The computer implemented method of claim 1, wherein, in the receiving step, the customer's response is received from a financial Kiosk.

15.   (Original) The computer implemented method of claim 1, wherein, in the receiving step, the customer's response is received from a computer of the customer using a financial program installed on the computer.

16.   (Original) A computer-implemented system of rebalancing a portfolio of assets to achieve optimality, the system comprising:

a first unit for determining an imbalance status of a customer's portfolio and preparing an alert message to alert the customer and a list of recommended rebalancing transactions that optimizes the portfolio; and

. a second unit for transmitting the alert message and the list of recommended rebalancing transactions to the customer, receiving a single response of the customer to the transmitted alert message, and automatically implementing the list of recommended rebalancing transactions based on the received customer's response.

17.   (Original) The computer implemented system of claim 16, wherein the second unit transmits the alert message and the list of recommended rebalancing transactions via a first customer-defined communications method.

18.   (Original) The computer implemented system of claim 17, wherein the second unit automatically transmits the alert message and the list of recommended

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rebalancing transactions to the customer via a second customer-defined

communications method if the second unit detects that the transmission via the first

communications method was not successfully executed.

19.   (Original) The computer implemented system of claim 16, wherein the

customer's response constitutes performing a single action by the customer.

20.   (Original) The computer implemented system of claim 19, wherein the

single action comprises one of the following: pressing a button, touching a portion of a

screen, or speaking a sound.

21.   (Original) The computer implemented system of claim 16, wherein the

second unit verifies the identify of the customer prior to implementing the list of

recommenced rebalancing transactions.

22.   (Original) The computer implemented system of claim 16, wherein, to

implement the list of recommended rebalancing transactions, the second unit generates

execution instructions based on the list of recommended rebalancing transactions; and

transmits the execution instructions to an electronic trading system, whereby the list of

recommended rebalancing transactions are electronically executed.

23.   (Original) The computer implemented system of claim 16, wherein the

second unit receives, as the customer's response, a return e-mail from the customer,

wherein the return e-mail includes a transaction number identifying the list of recommended rebalancing transactions.

24.   (Original) The computer implemented system of claim 16, wherein the second unit receives, as the customer's response, an optical code for retrieving the list of recommended rebalancing transactions, and verification information for verifying the identity of the customer.

25.   (Original) The computer implemented system of claim 16, wherein the second unit receives, as the customer's response, voice sounds which are recognized using a voice recognition device.

26.   (Original) The computer implemented system of claim 16, wherein the second unit receives the customer's response through a wireless communications network.

27.   (Original) The computer implemented system of claim 16, wherein the second unit receives the customer's response from a financial Kiosk.

28.   (Original) The computer implemented system of claim 16, wherein the second unit receives the customer's response which is transmitted from a computer of the customer using a financial program installed on the computer.

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29.   (Original) A computer-implemented method of addressing a certain status of an item, the method comprising the steps of:

monitoring a current status of the item based on user-defined parameters;

automatically triggering transmission of an alert message to a user based on the user-defined parameters if the current status of the item has shifted to a second status;

receiving a single response of the user to the alert message; and

automatically performing a plurality of predetermined actions in response to the single response from the user.

30.   (Original) The computer implemented method of claim 29, wherein, in the triggering step, a list of the predetermined actions is transmitted to the user along with the alert message.

31.   (Original) The computer implemented method of claim 29, wherein the item involves a portfolio of assets, and the performing step optimizes the portfolio.

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